

HOUSE BILL 712
By Brown

AN ACT to amend Tennessee Code Annotated, Title 56, Chapter 2,
relative to certain discriminatory insurance practices.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, Chapter 2, is amended by adding
the following as a new, appropriately designated section:

(a) This act shall be known as the "Tennessee Anti-Insurance Redlining Act of
1997".

(b) Any company issuing policies for auto, fire, homeowner, commercial multiple
peril or mortgage guarantee insurance in Tennessee shall disclose the following
information to the department of commerce and insurance. Such information shall be
organized by zip code:

(1) The number and total earned premiums in force, policies renewed,
new policies written, policies canceled and policies not renewed;

(2) The number of agents, claims adjusters, and employees;

(3) The number of offices;

(4) The number of agents and claims adjusters capable of communicating
in a language other than English (listed by language spoken in each zip code);
and

(5) The race or national origin, and gender, of each employee.

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(b) The commissioner of commerce and insurance shall promulgate rules and regulations to effectuate the purposes of this act. All such rules and regulations shall be promulgated in accordance with the provisions of Tennessee Code Annotated, Title 4, Chapter 5.

SECTION 2. For purposes of promulgating rules and regulations, this act shall take effect on becoming a law, the public welfare requiring it. For all other purposes, this act shall take effect January 1, 1998.

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